

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **13-60929**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/26/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Darrell Wayne O'Dell Sr. Penny Michelle O'Dell
521 Spring Road 521 Spring Road
Hurt, VA 24563 Hurt, VA 24563

Case Number: 13-60929	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-8175 xxx-xx-3475
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Attorney for Debtor(s) (name and address): Heidi B. Shafer Cox Law Group 900 Lakeside Dr. Lynchburg, VA 24501 Telephone number: (434) 845-2600	Bankruptcy Trustee (name and address): William F Schneider(79) PO Box 739 Lynchburg, VA 24505 Telephone number: 434-528-0411
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Meeting of Creditors

Date: **May 31, 2013** Time: **10:30 AM**
Location: **cr mtg, DAN, Danville Regional Airport, 424 Airport Dr., Danville, VA 24540**

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/30/13

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 1101 Court St. Room 166 Lynchburg, VA 24504 (434) 845-0317	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig
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Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 4/26/13
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EXPLANATIONS**B9A (Official Form 9A) (12/11)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Darrell Wayne O'Dell, Sr.
Penny Michelle O'Dell
Debtors

Case No. 13-60929-wea
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: b9a

Page 1 of 3
Total Noticed: 51

Date Rcvd: Apr 29, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2013.

db/jdb +Darrell Wayne O'Dell, Sr., Penny Michelle O'Dell, 521 Spring Road, Hurt, VA 24563-3506
3767003 Barclays Bank Delaware, Attention: Bankruptcy, PO Box 1337, Philadelphia, PA 19101
3767004 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
3767005 +Blue Ridge Ear, Nose & Throat, & Plastic Surgery, 2321 Atherholt Road, Lynchburg, VA 24501-2113
3767010 +CCS, Box 21504, Roanoke, VA 24018-0152
3767018 +CMG Urology Center, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
3767007 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3767008 +Cap1/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
3767011 +Centra, PO Box 79940, Baltimore, MD 21279-0940
3767012 +Centra Health, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
3767013 +Centra Health Emergency Services, PO Box 2080, Kilmarnock, VA 22482-2080
3767014 +Central Virginia Family Physicians, PO Box 2489, Forest, VA 24551-6489
3767015 +Central Virginia Surgery, 1906 Thomson Drive, Lynchburg, VA 24501-1009
3767019 +Creditors Collection S, PO Box 21504, Roanoke, VA 24018-0152
3767020 +Creditors Service Agency, Inc., 2500 Memorial Avenue, Lynchburg, VA 24501-2622
3767021 +Darwin Solutions, Inc., PO Box 10948, Fayetteville, AR 72703-0051
3767023 +First National Bank, c/o Aubrey H. (Todd) Hall, III, President/CEO, 622 Broad Street, Altavista, VA 24517-1830
3767024 +FnB Omaha, P.O. Box 3412, Omaha, NE 68197-0001
3767029 +Hospital Professional Services, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
3767032 +Lynchburg Anesthesia Associates Inc, PO Box 35602, Richmond, VA 23235-0602
3767034 +MCV Physicians, PO Box 91747, Richmond, VA 23291-9747
3767033 +Marathon Petroleum Company, PO Box 1, Findlay, OH 45839-7836
3767035 Medkey, PO Box 40032, Roanoke, VA 24022-0032
3767036 +Mountainview Oral Surgery & Implant, 1612 Graves Mill Road, Lynchburg, VA 24502-4329
3767037 +Pathology Consultant, 1914 Thomson Drive, Lynchburg, VA 24501-1009
3767039 Pella Window, Cscl Dispute Team, Des Moines, IA 50306
3767040 +Pied Crd Col, PO Box 1596, Danville, VA 24543-1596
3767041 +Radiology Consultants of Lynchburg, 113 Nationwide Drive, Lynchburg, VA 24502-4868
3767042 +Regional One Inc, 135 Forestdale Drive, Danville, VA 24540-2147
3767047 +Seven Hills Urology Center, 2542 Langhorne Road, Lynchburg, VA 24501-1602
3767049 +VCU Health Systems, PO Box 758721, Baltimore, MD 21275-8721
3767048 +Va Department Of Taxation, Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156
3767050 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: ecf@coxlawgroup.com Apr 29 2013 22:52:26 Heidi B. Shafer, Cox Law Group,

900 Lakeside Dr., Lynchburg, VA 24501

tr +EDI: BWFSCHEIDER.COM Apr 29 2013 22:43:00 William F Schneider(79), PO Box 739, Lynchburg, VA 24505-0739

3767006 +E-mail/Text: bankruptcy@bbandt.com Apr 29 2013 22:52:37 Branch B&t, Po Box 2306, Wilson, NC 27894-2306

3767009 +EDI: CAPITALONE.COM Apr 29 2013 22:43:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285

3767016 +EDI: CHASE.COM Apr 29 2013 22:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
3767017 Fax: 336-217-1222 Apr 29 2013 22:54:53 Choice Community Credit Union, 3400 Battleground Avenue, Greensboro, NC 27410-2404

3767022 +EDI: DISCOVER.COM Apr 29 2013 22:43:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

3767025 +EDI: RMSC.COM Apr 29 2013 22:43:00 Gecrb/amazon, Po Box 981400, El Paso, TX 79998-1400
3767026 +EDI: RMSC.COM Apr 29 2013 22:43:00 Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

3767027 +EDI: RMSC.COM Apr 29 2013 22:43:00 Gemb/walmart Dc, Walmart/GEMB, PO Box 103104, Roswell, GA 30076-9104

3767028 +EDI: RMSC.COM Apr 29 2013 22:43:00 Gembppbycr, GEMB/Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

3767030 +EDI: IRS.COM Apr 29 2013 22:43:00 Internal Revenue Service***, P O Box 7346, Philadelphia, PA 19101-7346

3767031 +EDI: CBSKOHLS.COM Apr 29 2013 22:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

3767038 +EDI: RMSC.COM Apr 29 2013 22:43:00 Paypal, PO Box 103104, Roswell, GA 30076-9104
3767043 EDI: RMSC.COM Apr 29 2013 22:43:00 Sams Club, PO Box 105981, Atlanta, GA 30353-5981

3767044 +EDI: RMSC.COM Apr 29 2013 22:43:00 Sams Club / GEMB, Attention: Bankruptcy Department, PO box 103104, Roswell, GA 30076-9104

3767046 +EDI: SEARS.COM Apr 29 2013 22:43:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
3767045 +EDI: SEARS.COM Apr 29 2013 22:43:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0423-6

User: admin
Form ID: b9a

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Total Noticed: 51

Date Rcvd: Apr 29, 2013

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

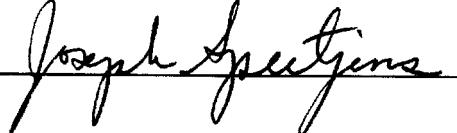
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2013

Signature:



District/off: 0423-6

User: admin
Form ID: b9a

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Total Noticed: 51

Date Rcvd: Apr 29, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2013 at the address(es) listed below:
NONE.

TOTAL: 0